



Borrower Acknowledgement Form

Application Reference Number: CIBC-2388901

Address Information

Property Address

6077 CARRADINE CRT

City

MISSISSAUGA

Province

ON

Accuracy of Application Information

By signing below, you confirm the application information you provided to CIBC is a complete and factual statement of your financial affairs.

_____	Jasbir Kalra	X	_____
Date (mmm/dd/yyyy)	Name of Borrower		Signature of Borrower

_____	Sonia Kalra	X	_____
Date (mmm/dd/yyyy)	Name of Co-Borrower		Signature of Co-Borrower

Cost of Borrowing Documents Consent for Mortgage Loan

Under federal Cost of Borrowing regulations, all borrowers have the right to receive certain documents that provide details about their mortgage loan and the total cost of borrowing ("Cost of Borrowing Documents"). These documents include, but are not limited to, the Mortgage Disclosure Statement, the Annual Mortgage Statement and the Mortgage Renewal Agreement.

The Cost of Borrowing Documents will always be provided to the first borrower as indicated below ("First Borrower"), in person or at his/her most recent mailing address on the CIBC Group of Companies ("CIBC") records. All other borrowers on the mortgage loan ("Co-Borrowers"), may choose to receive their own separate copy of the Cost of Borrowing Documents OR choose to have a single copy of the Cost of Borrowing Documents provided to the First Borrower on their behalf.

Name of First Borrower: Jasbir S Kalra

The Cost of Borrowing Documents will be provided to the First Borrower in person or at his/her most recent mailing address on CIBC's records. By signing below the First Borrower agrees to receive the Cost of Borrowing Documents on behalf of those Co-Borrowers who have indicated below that they do not wish to receive separate copies.

_____	Jasbir Kalra	X	_____
Date (mmm/dd/yyyy)	Name of First Borrower		Signature of First Borrower

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All Co-Borrowers on the mortgage loan are required to choose ONE of the following and to sign this section:

Name of Co-Borrower 1: Sonia Kalra

- ☒ No, I do NOT wish to receive separate copies of the Cost of Borrowing Documents and agree that the Cost of Borrowing Documents are to be provided to the First Borrower in person or at his/her most recent mailing address on CIBC's records. Receipt of the Cost of Borrowing Documents by the First Borrower will be considered my receipt of the Cost of Borrowing Documents.
- ☐ Yes, I wish to receive separate copies of the Cost of Borrowing Documents in person or at my most recent mailing address on CIBC's records.

Date (mmm/dd/yyyy)

Sonia Kalra

Name of Co-Borrower 1

X

Signature of Co-Borrower 1